

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James A Hawkins
Michele L Hawkins
Debtors

Case No. 14-05609-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 34

Date Rcvd: Dec 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2017.

db/jdb +James A Hawkins, Michele L Hawkins, 907 Chestnut St, Delta, PA 17314-8101
4630355 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4795212 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4579653 +DeArmond & Associates, 18 South George Street Suite 610, York, PA 17401-1450
4579662 HSBC, P.O. Box 71105, Charlotte, NC 28272-1105
4579651 +Hawkins James A, 907 Chestnut St, Delta, PA 17314-8101
4579652 +Hawkins Michele L, 907 Chestnut St, Delta, PA 17314-8101
4579663 +Maryland Spine Institute, 730 Baltimore Pike, Bel Air, MD 21014-4244
4622061 PECO, PO Box 37629, Philadelphia, PA 19101-0629
4579665 Soloman And Soloman P.C, Columbia Circle P.O. Box 15019, Albany, NY 12212-5019
4613833 +U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev,
451 7th Street S.W., Washington, DC 20410-0002
4579667 +Verzon, PO Box 5029, Wallingford, CT 06492-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 26 2017 18:43:58
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
cr +EDI: PRA.COM Dec 26 2017 18:43:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4579654 E-mail/Text: bankruptcygroup@apgfcu.com Dec 26 2017 18:43:53 Aberdeen FCU, PO Box 1176,
Aberdeen,, MD 21001-6176
4600413 EDI: AIS.COM Dec 26 2017 18:43:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4583242 EDI: AIS.COM Dec 26 2017 18:43:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4579655 +E-mail/Text: rbaldwin@autotrakk.com Dec 26 2017 18:44:04 Auto Trakk,
1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4579656 +EDI: BANKAMER.COM Dec 26 2017 18:43:00 Bank Of America, PO Box 5170,
Simi Valley,, CA 93062-5170
4783136 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 26 2017 18:43:58
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4783135 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 26 2017 18:43:58
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
4585663 EDI: RESURGENT.COM Dec 26 2017 18:43:00 CACH, LLC, P O Box 10587,
Greenville SC 29603-0587
4579658 EDI: CAPITALONE.COM Dec 26 2017 18:43:00 Capital One Bank, P.O. Box 71083,
Charlotte, NC 28272-1083
4603751 +E-mail/Text: bankruptcy@cavps.com Dec 26 2017 18:43:57 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4579659 EDI: WFNNB.COM Dec 26 2017 18:43:00 Fashion Bug Comenity, P.O. Box 659728,
San Antonio, TX 78265-9728
4579660 EDI: BLUESTEM Dec 26 2017 18:43:00 Finger Hut, P.O. Box 166, Newark, NJ 07101-0166
4579661 EDI: AMINFOFP.COM Dec 26 2017 18:43:00 First Premier Bank, P.O. Box 5529,
Sioux Falls, SD 57117-5529
4579664 EDI: AGFINANCE.COM Dec 26 2017 18:43:00 OneMain Financial, P.O. Box 183172,
Columbus, OH 43218-3172
4908397 EDI: PRA.COM Dec 26 2017 18:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4908398 EDI: PRA.COM Dec 26 2017 18:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4597671 +EDI: JEFFERSONCAP.COM Dec 26 2017 18:43:00 Premier Bankcard, LLC.,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4583574 EDI: Q3G.COM Dec 26 2017 18:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4579666 EDI: AGFINANCE.COM Dec 26 2017 18:43:00 Springleaf Financial, P.O. Box 742536,
Cincinnati, OH 45274-2536
4586328 EDI: AGFINANCE.COM Dec 26 2017 18:43:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4581268* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4857912* +Bayview Loan Servicing LLC, 4425 Ponce de Leon Boulevard 5th floor,
Coral Gables, Florida 33146, Bayview Loan Servicing LLC,
4425 Ponce de Leon Boulevard 5th floor, Coral Gables, Florida 33146-1837
4857911* +Bayview Loan Servicing LLC, 4425 Ponce de Leon Boulevard 5th floor,
Coral Gables, Florida 33146-1837

***** BYPASSED RECIPIENTS (continued) *****

4908399* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

4908400* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)

4579657 ##Best Buys Credit Services, P.O Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing LLC ASwartz@mwc-law.com,
ecfmail@mwc-law.com

Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@mwc-law.com

Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com

Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Keith B DeArmond on behalf of Debtor 2 Michele L Hawkins general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com

Keith B DeArmond on behalf of Debtor 1 James A Hawkins general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com

Michael R Caum on behalf of Debtor 2 Michele L Hawkins mikecaumesq@comcast.net

Michael R Caum on behalf of Debtor 1 James A Hawkins mikecaumesq@comcast.net

Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com

Thomas I Puleo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **James A Hawkins**
First Name Middle Name Last Name

Debtor 2 **Michele L Hawkins**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3445**
EIN ---
Social Security number or ITIN **xxx-xx-1674**
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-05609-RNO**

Order of Discharge

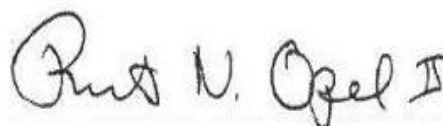
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James A Hawkins

Michele L Hawkins

**By the
court:**



Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

December 26, 2017

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.